

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number	<u>18-14235</u>		
(if known)			



Statement of Financial Affairs for Individuals Filing for Bankruptcy

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Give Details About Your Marital Status and Where You Lived Before

☐ Married

☒ Not married

☐ No

☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

226 SW 200th St Number Street	From _____ To _____	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
_____ Normandy Park, WA 98166 City State ZIP Code	_____ _____ City State ZIP Code	_____ _____ City State ZIP Code

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423 East F Street Number Street	From _____ To _____	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
_____ Rosalia, WA 99170 City State ZIP Code	_____ _____ City State ZIP Code	_____ _____ City State ZIP Code

Debtor 1      Jessica      McColl      Neilson      Case number (if known) 18-14235  
First Name      Middle Name      Last Name

☐ Same as Debtor 1

☐ Same as Debtor 1

159 S 302nd St      From \_\_\_\_\_  
Number      Street      To \_\_\_\_\_

\_\_\_\_\_  
Number      Street      From \_\_\_\_\_  
To \_\_\_\_\_

Federal Way, WA 98003  
City      State      ZIP Code

\_\_\_\_\_  
City      State      ZIP Code

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No

☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

## Part 2: Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income	Gross Income	Sources of income	Gross Income
Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, <u>2017</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, <u>2016</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

Debtor 1	Debtor 2
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Debtor 1 Jessica McColl Neilson Case number (if known) 18-14235  
 First Name Middle Name Last Name

	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Rent	\$2,575.00		
For last calendar year: (January 1 to December 31, <u>2017</u> ) YYYY	Child Support	\$4,500.00		
	Rent	\$2,224.00		
For the calendar year before that: (January 1 to December 31, <u>2016</u> ) YYYY	Child Support	\$4,500.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?
- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.
- \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?
- ☐ No. Go to line 7.
- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<u>Flagship Credit Acceptance</u> Creditor's Name	<u>11/12/2018</u>	<u>\$678.00</u>	<u>\$10,000.00</u>	<input type="checkbox"/> Mortgage
<u>PO Box 965</u> Number Street	<u>10/12/2018</u>			<input checked="" type="checkbox"/> Car
<u>Chadds Ford, PA 19317</u> City State ZIP Code	<u>09/12/2018</u>			<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>	Case number (if known) <u>18-14235</u>
	First Name	Middle Name	Last Name	

  

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<u>PNC Mortgage</u> Creditor's Name <u>Attn: Bankruptcy</u> <u>3232 Newmark Drive</u> Number      Street <u>Miamisburg, OH 45342</u> City                      State      ZIP Code		\$0.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name  Number      Street  City                      State      ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name  Number      Street  City                      State      ZIP Code				

Debtor 1 Jessica McColl Neilson  
First Name Middle Name Last Name

Case number (if known) 18-14235

**Part 4:** Identify Legal Actions, Repossessions, and Foreclosures

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No

☐ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title _____ _____		<input type="checkbox"/> Pending Court Name _____ <input type="checkbox"/> On appeal Number _____ Street _____ <input type="checkbox"/> Concluded City _____ State _____ ZIP Code _____	
Case number _____			

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	<div>Explain what happened</div> <div><input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.</div>		

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☒ No

☐ Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____			

Last 4 digits of account number: XXXX- \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Debtor 1 Jessica McColl Neilson  
First Name Middle Name Last Name

Case number (if known) 18-14235

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

**Part 5:** List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			
Number Street			
City State ZIP Code			
Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			
Number Street			
City State ZIP Code			

Debtor 1 Jessica McColl Neilson  
First Name Middle Name Last Name

Case number (if known) 18-14235

**Part 6:** List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No

☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
Gambling Losses		<u>2017</u>	<u>\$18,000.00</u>
Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
The water line that goes to the refrigerator failed and flooded the debtor's kitchen.	A claim was made on homeowner's insurance for the repairs. There was also a \$2000 deductible for the work with an estimate of \$7,969.65. The work has been done and the debtor is waiting for billing from Max Care who did the repairs.	<u>Refrigerator</u> broke and flooded house	<u>\$7,969.65</u>

**Part 7:** List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Henry & DeGraaff, P.S. Person Who Was Paid <u>150 Nickerson St Ste 311</u> Number Street <u>Seattle, WA 98109-1634</u> City State ZIP Code <u>mainline@hdm-legal.com</u> Email or website address Person Who Made the Payment, if Not You	Attorney's Fee; Filing Fee; Attorney's fees; <u>01/09/2018</u> <u>04/25/2018</u> <u>04/25/2018</u>	<u>\$600.00</u> <u>\$310.00</u> <u>\$1,500.00</u>

Case number (if known) 18-14235

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Abacus Credit Counseling Person Who Was Paid		01/26/2018	\$25.00
17337 Ventura Blvd Number Street			
Encino, CA 91316 City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

Do not include any payment or transfer that you listed on line 16.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Debt Settlement Company	11/12/2017	\$896.00

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

[illegible]

Person's relationship to you Dealer  
for trade  
in of  
vehicle



Debtor 1 Jessica McColl Neilson Case number (if known) 18-14235  
 First Name Middle Name Last Name

		Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<u>Microsoft Corporation</u> Person Who Received Transfer  Number Street  <u>Redmond, WA</u> City State ZIP Code Person's relationship to you _____		sold one share of microsoft stock - \$100.00 for sale	Had to sell share or she would lose it.. She only owned one share.	<u>August 2018</u>

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____ _____		

#### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☒ Yes. Fill in the details.

		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<u>Boeing Ecu</u> Name of Financial Institution  <u>PO Box 97050</u> Number Street  <u>Seattle, WA 98124</u> City State ZIP Code		XXXX- <u>1</u> <u>6</u> <u>1</u> <u>9</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	<u>Feb 01, 2018</u>	<u>\$0.00</u>

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>	Case number (if known) <u>18-14235</u>
	First Name	Middle Name	Last Name	

  

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<u>Capital One</u> <b>Name of Financial Institution</b>  <u>PO Box 30253</u> <b>Number Street</b>   <u>Salt Lake City, UT 84130</u> <b>City State ZIP Code</b>	XXXX- <u>9</u> <u>8</u> <u>5</u> <u>1</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	<u>2/2018</u>	<u>\$0.00</u>

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
- ☐ Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
<u>Name of Financial Institution</u>  <u>Number Street</u>   <u>City State ZIP Code</u>	<u>Name</u>  <u>Number Street</u>  <u>City State ZIP Code</u>	<div style="border: 1px solid black; height: 150px;"></div>	<input type="checkbox"/> No <input type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
- ☐ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
<u>Name of Storage Facility</u>  <u>Number Street</u>   <u>City State ZIP Code</u>	<u>Name</u>  <u>Number Street</u>  <u>City State ZIP Code</u>	<div style="border: 1px solid black; height: 150px;"></div>	<input type="checkbox"/> No <input type="checkbox"/> Yes

**Part 9: Identify Property You Hold or Control for Someone Else**

**23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

☒ No

☐ Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name _____ Number _____ Street _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ City _____ State _____ ZIP Code _____		

**Part 10: Give Details About Environmental Information**

**For the purpose of Part 10, the following definitions apply:**

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

**Report all notices, releases, and proceedings that you know about, regardless of when they occurred.**

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

☒ No

☐ Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site _____ Number _____ Street _____ City _____ State _____ ZIP Code _____		

**25. Have you notified any governmental unit of any release of hazardous material?**

☒ No

☐ Yes. Fill in the details.

Debtor 1	<b>Jessica</b>	<b>McColl</b>	<b>Neilson</b>	Case number (if known) <b>18-14235</b>
	First Name	Middle Name	Last Name	

  

	<b>Governmental unit</b>	<b>Environmental law, if you know it</b>	<b>Date of notice</b>
Name of site	Governmental unit		
Number    Street	Number    Street		
	City                      State    ZIP Code		
City                      State    ZIP Code			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

	<b>Court or agency</b>	<b>Nature of the case</b>	<b>Status of the case</b>
Case title	Court Name		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
	Number    Street		
Case number	City                      State    ZIP Code		

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Name	<b>Describe the nature of the business</b>	<b>Employer Identification number</b> Do not include Social Security number or ITIN.
Number    Street		EIN:    _ _ _ - _ _ _ _ _ _ _ _
	<b>Name of accountant or bookkeeper</b>	<b>Dates business existed</b>
City                      State    ZIP Code		From    _ _ _ _ _ To    _ _ _ _ _

Debtor 1      Jessica      McColl      Neilson      Case number (if known) 18-14235  
First Name      Middle Name      Last Name

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name      MM / DD / YYYY

Number      Street

City      State      ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X      /s/ Jessica McColl Neilson  
Signature of Jessica McColl Neilson, Debtor 1

X      \_\_\_\_\_  
Signature of

Date 12/19/2018

Date \_\_\_\_\_

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).